Abstract of the Disclosure

A ceramic thermistor chip has outer electrodes electrolytically

formed on both end parts of a ceramic thermistor element and the portions of the
surface of the ceramic thermistor element not covered by these outer electrodes
are entirely covered by an organic insulating layer such as an acrylate resin layer
or a ceramic layer with specific resistance greater than that of the thermistor
element such as a material having as its principal component one or more oxides

containing two or more metals selected from Mn, Ni, Co, Fe, Cu and Al and one
or more metals selected from Zn, Al, W, Zr, Sb, Y, Sm, Ti and Fe.